

From: mikeymike202@yahoo.com
Sent: Saturday, September 19, 2015 9:52 AM
To: EBSA, E-ORI - EBSA
Subject: I use options to reduce risk in my retirement portfolio. I do this by selling OTM call options on stocks in my portfolio. If I was unable to use this feature my retirement portfolio would be MORE RISKY. I think it's a mistake to remove this feature.

Michael Miltenberger
Wichita, KS

Sent from Windows Mail